

HOME FEDERAL BANK

| | CPP Disbursement Date 11/21/2008 | Cert 28092 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|---------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$1,173 | \$1,224 | 4.4% | | |
| Loans | \$842 | \$873 | 3.7% | | |
| Construction & development | \$64 | \$64 | -0.4% | | |
| Closed-end 1-4 family residential | \$141 | \$129 | -8.2% | | |
| Home equity | \$53 | \$61 | 14.3% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$44 | \$30 | -31.6% | | |
| Commercial & Industrial | \$217 | \$233 | 7.0% | | |
| Commercial real estate | \$258 | \$297 | 14.9% | | |
| | | | | | |
| Unused commitments | \$237 | \$202 | -14.9% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$200 | \$239 | 19.2% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$0 | \$0 | | | |
| Cash & balances due | \$22 | \$14 | -38.2% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$1,068 | \$1,111 | 4.1% | | |
| Deposits | \$889 | \$932 | 4.8% | | |
| Total other borrowings | \$166 | \$167 | 0.8% | | |
| FHLB advances | \$0 | \$0 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$105 | \$113 | 7.4% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.9% | 9.1% | -- | | |
| Tier 1 risk based capital ratio | 11.0% | 11.3% | -- | | |
| Total risk based capital ratio | 11.8% | 12.2% | -- | | |
| Return on equity ¹ | 9.6% | 8.3% | -- | | |
| Return on assets ¹ | 0.8% | 0.7% | -- | | |
| Net interest margin ¹ | 3.5% | 3.5% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 54.5% | 28.3% | -- | | |
| Loss provision to net charge-offs (qtr) | 128.9% | 78.7% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.2% | 0.7% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 2.6% | 4.4% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 0.6% | 1.4% | 0.1% | 0.1% | -- |
| Home equity | 0.2% | 0.7% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.4% | 0.9% | 0.3% | 0.5% | -- |
| Commercial & Industrial | 4.7% | 5.7% | 0.1% | 0.3% | -- |
| Commercial real estate | 0.8% | 4.4% | 0.0% | 0.2% | -- |
| Total loans | 1.8% | 3.6% | 0.0% | 0.2% | -- |